

DERBYSHIRE COUNTY COUNCIL**MEETING WITH CABINET MEMBER, HEALTH AND COMMUNITIES****30 September 2014****Report of the Director of Public Health****CITIZENS ADVICE IN GP PRACTICES SUMMARY OF OUTCOMES 2013/14****1. Purpose of the Report:**

To inform members of the outcomes of the Citizens Advice in GP Practices project for the year 2013/14.

2. Information and Analysis:

The Health and Social Care Act (2012) gave Derbyshire County Council responsibility for many public health functions and outcomes from April 2013 that had previously been the responsibility of the NHS. These include responsibility for improving the health of the people of Derbyshire and reducing inequalities in health, such as the difference in life expectancy of up to seven years between different parts of the County.

The provision of weekly Citizens Advice Bureau sessions in Derbyshire's GP practices is a key and longstanding programme that aims to prevent ill health by helping people to deal with their social and financial problems, such as redundancy, debt, homelessness and poverty, before they develop into health problems which can result if the root cause of the problem is not addressed.

Derbyshire County Council has previously supported this programme. Each year an annual report of the service is produced. The report includes statistical data, case studies and a value for money analysis. The key outcomes for the service in 2013/14 are as follows:

Clients advised = 6,785
Problems dealt with = 28,622
Financial gains = £10,569,083
Debt managed = £4,524,309
Cost per client = £124
Cost per problem = £29

Every £1 invested by Derbyshire County Council generates an additional £12.53 for clients and the same £1 helps clients to manage £2.34 of debt.

The service has become more efficient. For example four years ago the cost per client was £187 and the cost per problem was £35. Increased efficiency means that more clients can be advised for the same amount of funding. This equates to an additional 2,274 clients being helped at no extra cost due to increased efficiency by the Citizens Advice Bureaux between 2009/10 and 2013/14. An additional 4,520 problems have been resolved at no extra cost for the same reason.

The impact that this service has on individuals and their families is substantial and is illustrated by the case studies contained in the annual report. It is highly likely that the service saves local health and social care providers significant sums of money through its preventative approach. There is evidence of likelihood that the service improves health and reduces health inequalities.

This project was highly praised by the Chief Executive of Public Health England when he visited Derbyshire in April this year.

3. Financial considerations:

The cost of the service in 2013/14 was £843,597.

The service went out to tender for new contracts starting in April 2014. The four Derbyshire Citizens Advice Bureaux won the contracts for their areas. This included CAB provision in two more GP practices, bringing the total to 98/102 practices in Derbyshire which now provide the service.

Cabinet approved the new contracts on 21 January 2014. With an inflationary increase and the two new practices, the total budget for this service in 2014/15 is £881,600 funded from the public health budget.

4. Other considerations:

In preparing this report the relevance of the following factors has been considered: legal, prevention of crime and disorder; equality and diversity; human resources; environmental; health; property and transport considerations

5. Background Papers:

Citizens Advice in GP practices annual report 2013/14

6. Key Decision:

No

7. Call-in:

Is it required that call-in be waived for any decision on this report?

No

8 Officer's Recommendation:

That members note the outcomes of the Citizens Advice service in GP practices for the year 2013/14.

Elaine Michel
Director of Public Health



Citizens Advice Bureaux in General Practice

Report 2013/14

Introduction

The Health and Social Care Act (2012) gave Derbyshire County Council responsibility for many public health functions and outcomes from April 2013 that had previously been the responsibility of the NHS. These include responsibility for improving the health of the people of Derbyshire and reducing inequalities in health, such as the difference in life expectancy of up to seven years between different parts of the County.

The provision of weekly Citizens Advice Bureau sessions in Derbyshire's GP practices is a key and longstanding programme that aims to prevent ill health by helping people to deal with their social and financial problems, such as redundancy, debt, homelessness and poverty, before they develop into health problems which can result if the root cause of the problem is not addressed.

Derbyshire County Council has previously supported this programme and welcomed it along with many other public health initiatives on inheriting it April 2013. Along with many other public health initiatives, the service went out to tender in 2013. The four local Citizens Advice Bureaux tendered for the service in their areas and all won the contracts they tendered for. This was at a cost that enables more clients to be helped for the funding and provides better value for money for the County Council. The contracts provide security for the Citizens Advice Bureaux for the next two years with the possibility of a further two years' extension. This helps the Citizens Advice Bureaux to become more efficient and effective at what they do.

Despite the change of commissioner, from the NHS to the County Council, and the uncertainty caused by the procurement process, we are pleased to report continuing excellent performance from the Bureaux during 2013/14, including:

- **Help and advice given to 6,785 patients or families**
- **Advice given on 28,622 problems**
- **Additional income of £10,569,083 secured for patients and families**
- **Debts of £4,524,309 rescheduled or written off**

Two more GP practices now offer the CAB service, bringing the number to 98 practices out of 102 in Derbyshire. The outcomes highlighted above, and the continuing support from GPs and other health workers, demonstrate the continuing importance of such an accessible and effective service towards our efforts to protect and improve the health of individuals and families in Derbyshire.

We would like to take this opportunity to thank everyone who has made this possible, from local GPs and other health care workers, to the members and senior officers at Derbyshire County Council, and for the hard work and dedication of the Citizens Advice Bureau staff and trustees who all go the extra mile to help some of our most vulnerable individuals and families in Derbyshire to enjoy improved health and a better and more secure quality of life.

Julie Hirst
Public Health Principal
Derbyshire County Council

Stephen Minter
Operations Manager
Derbyshire Districts CAB on behalf of all CAB in
Derbyshire

Derbyshire Citizens Advice Bureaux in General Practice 2013/14

Statistics

	2009/10	2010/11	2011/12	2012/13	2013/14
Clients seen	3,490	5,587	5,857	6,226	6,785
Contacts	11,641	16,697	17,138	16,906	21,811
Problems dealt with	18,589	26,141	29,673	30,528	28,622
Financial gains	£4,545,623	£6,941,558	£7,698,310	£9,024,744	£10,569,083
Debt advised	£7,660,593	£8,098,016	£8,138,401	£6,095,434	£4,524,309
Cost per client	£187	£141	£131	£123	£124
Cost per contact	£56	£47	£45	£45	£39
Cost per problem	£35	£30	£26	£25	£29
Cost to commissioners	£790,000	£753,966	£767,377	£767,377	£843,597

How do we define service users and what do we count?

Client

A person who contacts the Citizens Advice Bureaux with a **new problem** during a specified period.

Any client who contacts the CAB about a problem more than once during a specified period will only be counted once

Contact

This counts the number of times a client makes contact with the CAB or the CAB makes contact with the client. This may be face-to-face, by telephone, letter or email

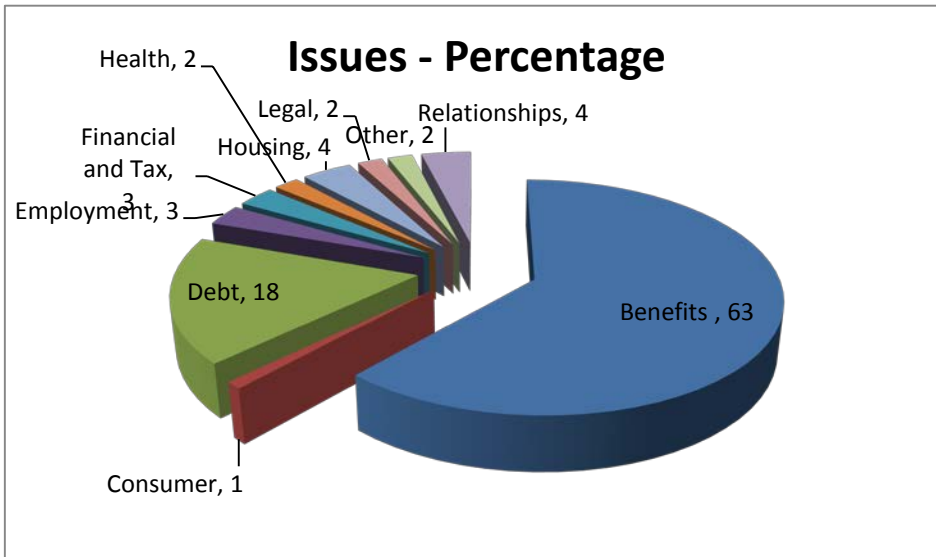
Enquiry

An enquiry counts the number of issues or problems that a client seeks help with. Many clients have more than one issue or problem, even if the only perceived problem is, for instance, debt. Within a debt problem there may be a housing issue (possible eviction due to rent arrears), a utilities issue (possible disconnection due to arrears) and a money-lending issue (illegal doorstep lending). We count this as three enquiries as there are three separate legal issues, demanding different and separate courses of action.

What did our users seek advice about?

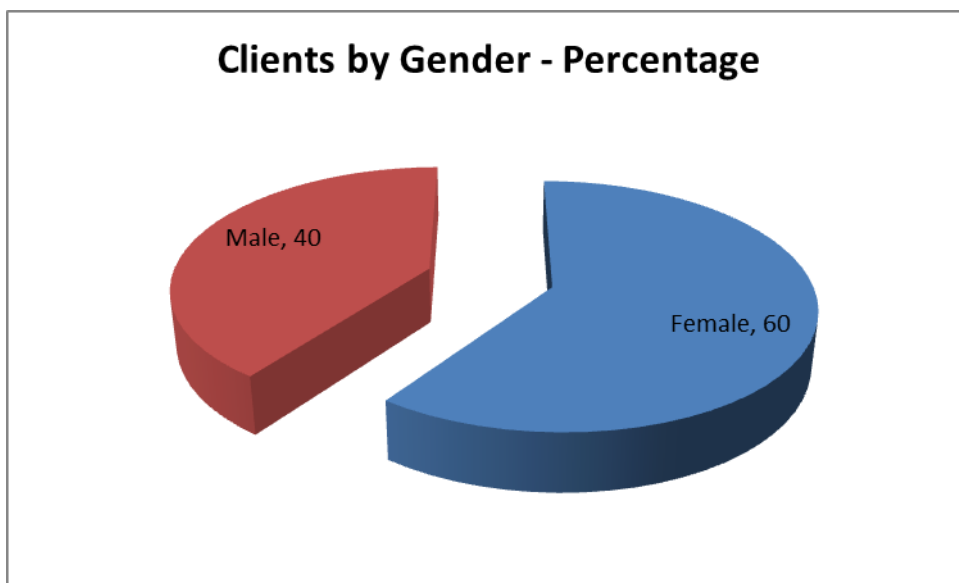
We dealt with nearly 29,000 different problems. 63% of these concerned benefits, mainly health-related benefits.

Debt (18%), Housing (4%), Relationships (4%) and Employment (3%) are also significant.



What Gender?

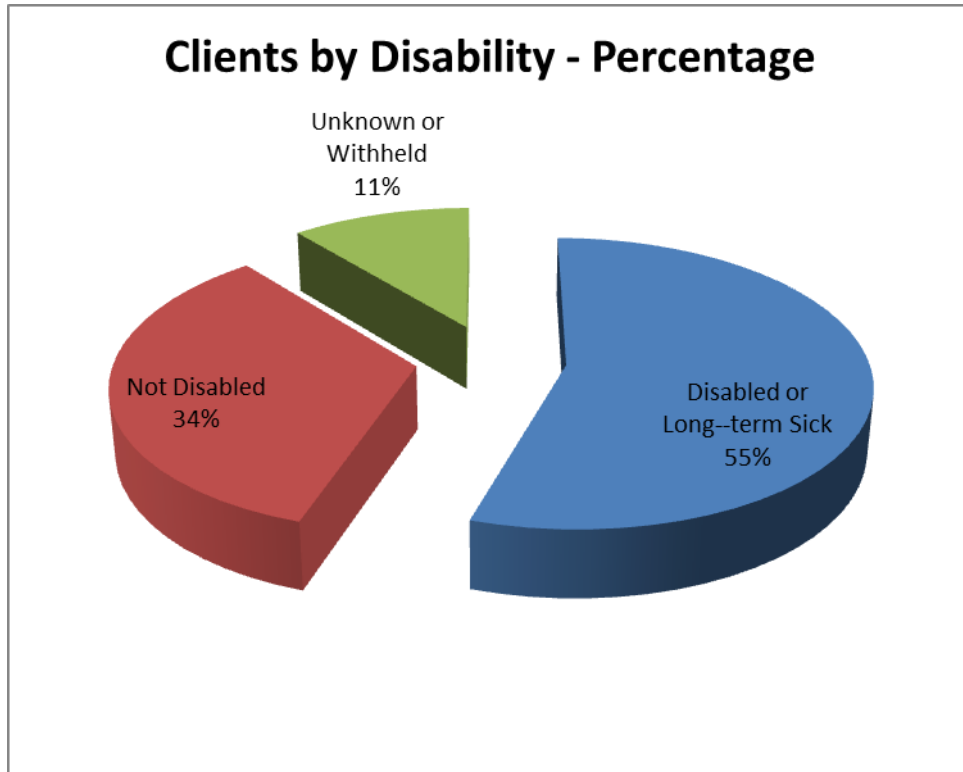
Women are more likely to seek advice than men. 60% of almost 7,000 users were women. This pattern is replicated across the bureau and across the country as a whole.



How many of our users are disabled?

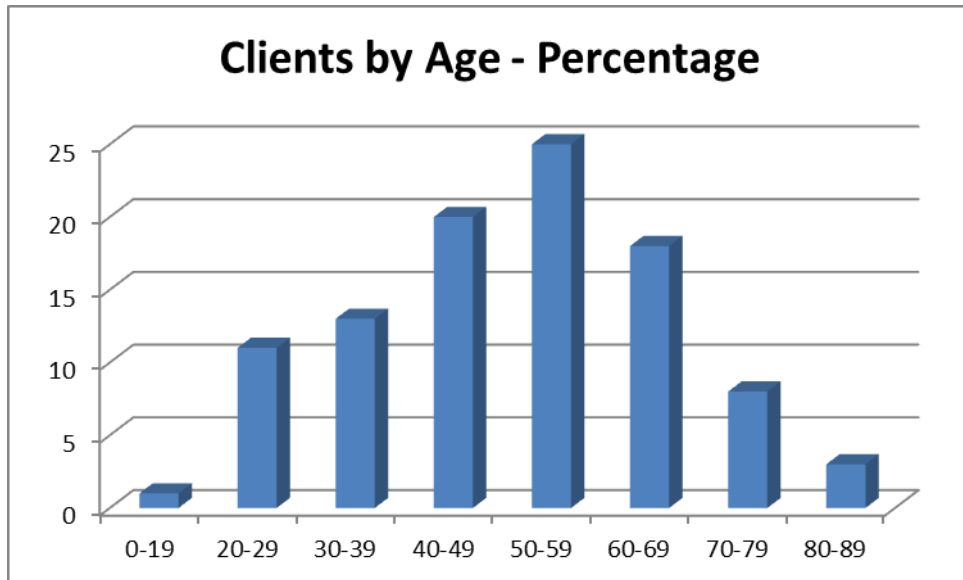
The majority of users of the service consider themselves to be disabled or have a long-term health condition.

This is not entirely surprising, as many are referred for help with benefits related to health or sickness. Additionally, changes to sickness and disability benefits are creating concern and confusion for a significant number of people.



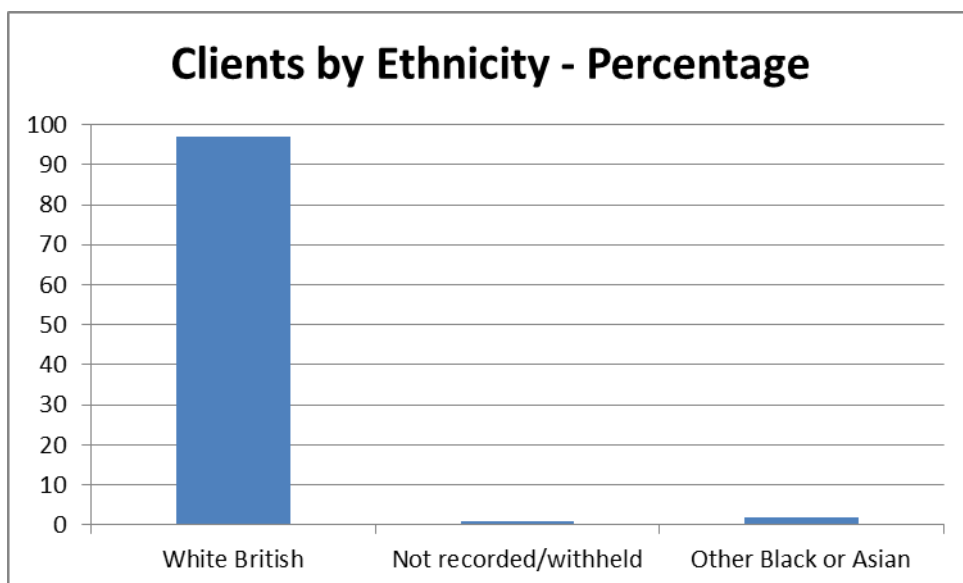
How old are our users?

Our users tend to be older rather than younger. Between 50 and 59 is the age when people are most likely to use the service (25%). The majority of our users are aged between 40 and 69 (63%).



What is the ethnicity of our users?

Not surprisingly, given the ethnic composition of the County, the overwhelming majority of the service users are White British



Case studies

CASE STUDY 1

Ron and Christine came into the surgery at Holme Hall. Ron had previously applied for Attendance Allowance and been turned down. He felt deflated as he had health worries having suffered a stroke and in addition, he was awaiting a scan for Parkinson's disease. Money concerns were causing stress. Ron admitted "We were struggling with the added cost of hospital visits and struggling to make ends meet".

Ron is a retired builder and Taxi Driver. His wife Christine had worked for the Taxi service supporting passengers who had special needs. Ron saw a GP Advice Worker who identified entitlement to Attendance Allowance and assisted with the completion of the daunting application form. A general benefits check was undertaken for the family as illness had severely restricted their income. A pension credit calculation of entitlement was also carried out identifying further potential unclaimed benefit entitlement.

Ron was awarded high rate attendance allowance of £79.15 per week. In addition, Ron's wife was awarded the underlying entitlement to carers allowance leading to an additional premium of £33.30 per week within pension credit entitlement. The couple were supported to make an application for pension credit was submitted with the pension service backdated to September 2013. Ron and Christine were awarded pension savings credit of £10.00 per week. As a consequence they also received extra housing benefit of £72.39 and council tax benefit of £ 16.55 per week.

Ron said he would not have attempted to claim any benefits again without the support of a CAB Adviser based in surgery. He had concluded that he was not entitled as he had "tried previously without success".

Ron has told us that the impact of receiving advice has led to improvements in day to day living and wellbeing. He reports it has given him income to get things done which were essential as he was unable to do them himself such as the car, garden and general duties he cannot now manage for himself. It has also taken the pressure of the family financially, easing the fear of debt and hardship. They are able to do things that make life better and would otherwise have gone neglected due to lack of money.

Ron says, "I would recommend the service to anyone as it took all the work and pressure off me when I most needed it. This has improved our quality of life and given us confidence to use the service again, thank you for your assistance".

Total benefit gain £9260.68 per year.

CASE STUDY 2

Alice, a single person, was receiving the benefit Employment and Support Allowance (ESA). She has a number of health conditions including atrial fibrillation.

She attended a Limited Capability for Work Assessment in December 2013 about her benefit. A decision was received informing her that she had scored zero points in her assessment and would no longer be receiving the benefit.

Assistance was given in appealing this decision and making a claim to the Derbyshire Discretionary Fund as she was in immediate financial hardship with no money. This resulted in an award of £43.00.

Alice had been a Council tenant since 1994 and in receipt of Housing Benefit since that time. Due to a loophole in the administration of the bedroom tax, we informed her she was able to claim an exemption from the under-occupancy charge for the period 2013 – 2014 and a refund of a year's "Bedroom Tax" was credited to client's rent account. The refund amounted to £1,092.00.

In March 2014, an agreement was made between the Decision Makers at DWP and the CAB adviser that a Decision Maker would contact Alice at a pre-arranged time to discuss her ESA appeal and a decision would be made at that appointment. This was arranged to coincide with an appointment at surgery to support Alice to be able to discuss her health problems. It was agreed that Alice was entitled to Employment and Support Allowance and that her benefit would be reinstated. Correspondence following this telephone call confirmed Alice had, in fact, been placed in the Support Component of Employment and Support Allowance and that she would not have to undertake any further work related activity for a further 24 months.

Alice received backdated monies of £1,216.50.

In addition, the adviser made an application to the Mary Macarthur Holiday Trust to enable her to take a 3 day short coastal break for a well deserved rest to improve her wellbeing. A £350 award was made.

CASE STUDY 3

Tessa has a very young child of only three months old who has been born with disabilities. She came to the bureau with a child's DLA form for checking and completion. We told Tessa about the claiming process and how to appeal if the outcome wasn't what she wanted, including relevant time limits.

A benefit check was carried out, and this showed Tessa was entitled to some housing benefit and council tax reduction, which she was unaware of. We empowered Tessa to claim this herself by going to the local council and filling in the forms. We suggested she ask for the form to be backdated to the date of her child's birth, due to exceptional circumstances involved with her care.

As Tessa had been on maternity leave and was unsure whether or not to go back to work, we then did three 'scenario' benefit situations for her depending on how many hours she thought she may want to go back to work. This enabled Tessa to make an informed choice on whether or not to return to work, and for how many hours, or even if she were to return at all.

Five weeks later we rang Tessa to see how her DLA claim was progressing. She advised her child has been awarded the high rate of care. She has also now been awarded some housing benefit and council tax support, but doesn't understand the figures. She returned to her outreach session with the award letter and we went through it page by page. We clarified it for her, and she was now happy that the award was correct.

She was pleased to tell us that her award had also been backdated to the date of her child's birth. We discussed further benefit entitlements with Tessa, such as carer's allowance. She now feels confident enough to do this herself, and is happy in the knowledge that she can return to her local CAB at any time for any help that she needs

Outcomes:

**Housing benefit and council tax support three month backdated and one year award
£1042.99**

**High rate child's DLA backdated award of one lump sum £949.80 and ongoing
annual award of £4115.80 pa**

CASE STUDY 4

Tom, a 61 year old gentleman, is widowed and lives in local authority accommodation. He is in receipt of Employment Support Allowance (ESA) and Disability Living Allowance (DLA) - middle rate care and low rate mobility. His working adult son lives with him, provides help and helps look after his Dad.

Tom suffers from depression and has been suicidal. Tom was referred to the CAB through his GP surgery as his financial issues were causing a deterioration in his mental health and triggering suicidal thoughts.

It appeared that Tom had received a letter from Bolsover DC stating that his rent and council tax had increased which was due to welfare reform. Tom could not understand why his liability had changed from the previous year. His rent had increased from £10 per week to £70pw and his council tax from £2pw to £17pw. He reported to us that the rent officer at the local authority had been pressurising him to pay his rent despite his protests that he could not afford it.

The CAB advisor at the surgery was able to identify that within Tom's calculation for housing benefit/council tax reduction they had not included his award of DLA which generated a non-dependent deduction (his son was expected to pay the majority of Tom's rent and council tax).

We were able to liaise with the local authority to have his award corrected and backdated, enabling Tom to afford his rent and council tax thus helping to improve his mental health.

Housing Benefit gains £3380pa
Council Tax rebate gain £948.48

CASE STUDY 5

Bill's wife died 18 months ago. Since then he had been struggling to cope and was neglecting himself. This resulted in him going into a diabetic coma. He spent three months in hospital and was discharged with support from Rethink mental illness due to his ongoing depression.

Bill found that he had problems remembering the period of his life prior to going into hospital. It appeared that he was in debt but he could not remember who he owed money to or why.

We assisted Bill to work through his papers, apply for a credit report and establish a clear picture of debts and liabilities.

In total he owed £11,000. His income was benefits only (DLA and ESA). At Age 63 it was unlikely that he would be able to ever make substantial payments towards this debt and clear it during his life time.

The CAB caseworker, who is an approved intermediary with the Insolvency Office, was able to apply for a Debt Relief Order for Bill which gave him protection from his creditors. This gave him the fresh start he needed to get his life and finances back on track. Bill reported feeling very relieved and said he felt much better in himself. He wasn't seeing his GP as often as before and felt more in control of his life.

CASE STUDY 6

Adele has learning difficulties and has been unemployed for some time. She is in receipt of Job Seekers Allowance (JSA) of £71.70. This is her only income and she had two deductions for a social fund loan and a fine for non-payment of a TV licence leaving her with only £58.05 per week. Her husband died two years ago and she has been struggling to manage since. She lives in a three bedroomed local authority property. She has rent arrears and there is a court order in place to pay £3.65 per week towards the arrears. She also had an overpayment in housing benefit and so received a deduction from her on-going housing benefit entitlement of £10.50 per week meaning that she has to pay rent of £14.15 per week from her £58.05 JSA as well as other essential bills and buy food. She has lived alone since her adult children left the property.

In April 2013 the introduction of the under occupation reduction ('bedroom tax') resulting in Adele losing an additional 25% of her housing benefit leaving her with another £21.25 per week rent to pay from her £43.90 disposable income. This left her with only £26.90 to pay for council tax, gas/electricity, water, food, travel, clothes etc. which is a very small amount to live on. As she already had a suspended possession order in place because of her rent arrears the Local Authority threatened to apply for eviction.

We were able to obtain a discretionary payment from the local authority of £20 per week to help her pay the shortfall in her rent. We also negotiated a lowered deduction for the overpayment of housing benefit and also for the social fund loan, giving her an extra £13.20 per week. We also assisted her, with the support of her GP, to claim Employment and Support Allowance instead of JSA. This gave her an extra £28.45 per week in income. Adele is currently managing to stay in the property without accruing further debt. However, it is unlikely that the Local Authority will agree to pay the £20 discretionary payment indefinitely, so we are currently working with Adele to attempt to find a solution to her problem. This could involve finding a lodger to take one of her spare rooms or finding alternative affordable accommodation to live in.

As part of the social policy work we do we recorded evidence from this case to submit to Citizens Advice in London. They use cases such as this to provide evidential feedback to the government on the effects of policy changes.

Outcome: £3,205 per annum benefit gained. Eviction avoided.